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Devereaux et al.

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(54) **UTILIZING CREDIT AND INFORMATIC DATA FOR INSURANCE UNDERWRITING PURPOSES**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 266 days.

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G06Q 40/00 (2012.01)
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CPC **G06Q 40/08** (2013.01); **G06Q 40/025** (2013.01)

(58) **Field of Classification Search**
CPC G06Q 40/08; G06Q 40/025
See application file for complete search history.

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(57) **ABSTRACT**

A computer device and method for processing risk or loss related data to determine insurance underwriting, pricing, or other decisions contingent upon informatic and credit score data. An insurance underwriting decision is identified which is to be rendered regarding an insured. Informatic data is received from one or more of an insured property and vehicle associated with the insured. Credit score data relat-

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